

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-16355-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bessie M. Smith  
794 South 11th Street  
Newark, NJ 07108

Social Security No.:  
xxx-xx-5374

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 6, 2021

JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Bessie M. Smith  
Debtor

Case No. 17-16355-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 06, 2021

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2021:

Recip ID	Recipient Name and Address
db	+ Bessie M. Smith, 794 South 11th Street, Newark, NJ 07108-1302
cr	+ NATIONSTAR MORTGAGE LLC DBA CHAMPION MORTGAGE COMP, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Public Service Electric and Gas, PSEG-Law Department, 80 Park Plaza, Newark, NJ 07102, US 07102-4109
516735698	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517495922	++ CHAMPION MORTGAGE COMPANY, PO BOX 619093, DALLAS TX 75261-9093 address filed with court:, CHAMPION MORTGAGE COMPANY, 8950 CYPRESS WATERS BOULEVARD, COPPELL, TX 75019
517123405	+ City of Newark, Department of Water and Sewer Utilities, C/O Law Department, 920 Broad Street, Rm. 316, Newark, NJ 07102-2609
516735701	+ City of Newark, Tax Collector, 920 Broad Street, Newark, NJ 07102-2696
516735702	+ Court Officer, Essex County Special Civil Part, Historic Courthouse, 470 Dr. Martin Luther King Jr. Blvd, Newark, NJ 07102-1734
516735703	+ Credit Service of Oregon, Po Box 1208, Roseburg, OR 97470-0306
516735704	+ Credit Service of Oregon, 400 International Way, Springfield, OR 97477-7004
516735705	+ Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e, Syosset, NY 11791-4401
516846619	+ Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516735707	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516735708	+ Experian, PO BOX 9701, Allen, TX 75013-9701
516848367	+ M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
516735712	+ Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
516735717	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516735716	+ Specialized Loan Servicing/SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516735718	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000
516839852	Wells Fargo Bank, N.A., as servicer, Default Document Processing, 1000 Blue Gentian Road, MAC# N9286-01Y, Eagan, MN 55121-7700
516735719	+ Wells Fargo Home Mortgage, 1 Home Campus, Des Moines, IA 50328-0001

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2021 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 06 2021 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516735697	Email/Text: ebnbankruptcy@ahm.honda.com	May 06 2021 20:46:00	American Honda Finance, Po Box 168088, Irving, TX 75016
516751265	Email/Text: ebnbankruptcy@ahm.honda.com	May 06 2021 20:46:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
516735700	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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Total Noticed: 37

		May 06 2021 22:17:38	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
516735699	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2021 22:16:16	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516735709	Email/Text: sbse.cio.bnc.mail@irs.gov	May 06 2021 20:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516735710	Email/Text: camanagement@mtb.com	May 06 2021 20:46:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
516735711	Email/Text: camanagement@mtb.com	May 06 2021 20:46:00	M & T Bank, Po Box 7678, Buffalo, NY 14240
516956401	+ Email/Text: bankruptcydpt@mcmcg.com	May 06 2021 20:46:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516735714	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 06 2021 22:17:37	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516735713	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 06 2021 22:14:53	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
516988386	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 06 2021 22:14:54	Portfolio Recovery Associates, LLC, c/o Metris, POB 41067, Norfolk VA 23541
516969398	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 06 2021 22:17:37	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
519137931	+ Email/Text: bankruptcy@pseg.com	May 06 2021 20:45:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
516735715	Email/Text: bankruptcy@pseg.com	May 06 2021 20:45:00	PSE&G, PO BOX 490, Cranford, NJ 07016-0490

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517495923	*P++	CHAMPION MORTGAGE COMPANY, PO BOX 619093, DALLAS TX 75261-9093, address filed with court., CHAMPION MORTGAGE COMPANY, 8950 CYPRESS WATERS BOULEVARD, COPPELL, TX 75019
516784695	*+	Wells Fargo Home Mortgage, 1 Home Campus, Des Moines, IA 50328-0001
516735706	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

District/off: 0312-2

User: admin

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Name	Email Address
Brian C. Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset Backed Pass-Through Certificates, Series 2007-CH3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset Backed Pass-Through Certificates, Series 2007-CH3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Scott E. Tanne	on behalf of Debtor Bessie M. Smith ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vilna Waldron Gaston	on behalf of Creditor Public Service Electric and Gas vilna.gaston@pseg.com

TOTAL: 8